



**Infected Blood Compensation Scheme summary: Affected people**

This document summarises key information about the Infected Blood Compensation Scheme (the Scheme) relevant to **affected people** who have suffered the impacts of infected blood through their relationship with an infected person. This should be read in conjunction with the [Scheme Explainer](#).

Category of Award	Core route awards	Supplementary route awards available?
<b>Injury</b>	£20,000-£129,000	No
<b>Social Impact</b>	£8,000-£12,000	No
<b>Autonomy</b>	£6,600-£16,000  Available for partners, parents and children	No
<b>Care</b>	Not available for affected people in their own right  Care awards can be paid directly to affected people at the request of an infected person or their estate representative.	No
<b>Financial Loss</b>	Available for bereaved partners and children under the age of 18 at time of infected parent’s death. This award is calculated from the year after the infected person’s death up to their healthy life expectancy.  Bereaved partners: £16,682 per year (£8,341 for years where the infected person would have been 66 or older)  Bereaved children: £5,561 per year while under 18 (£2,780.50 for years where the infected person would have been 66 or older)  Bereaved child who has lost both parents to infected blood related infections while under 18: £22,243 per year (£16,682.25 for years where one parent would have been 66 or older; £11,121.50 for years where both parents would have been 66 or older)	Yes - other bereaved affected people (e.g. parents or disabled children aged 18 or over) may be eligible to receive Financial Loss awards if they can provide evidence of dependency on the infected person at the time of the infected person’s death

**What is the eligibility criteria for affected people?**

Affected people are those who have suffered the impacts of infected blood because of their relationship with an infected person. Affected people whose loved one had an acute Hepatitis C infection are not eligible for compensation through the Scheme.

**Partners** of eligible infected people include:

- spouses;
- civil partners;
- partners who lived with their infected partner for at least one year following infection.

If an eligible infected person has had more than one partner whilst infected, all of those partners can apply for compensation in their own right. Partners who separated from the infected person before infection are not eligible for compensation.

**Parents** of an eligible infected person, include:

- biological parents;
- adoptive parents;
- others acting in the capacity of a parent as described below (e.g. step parents, grandparents);

Parents must have cared for and lived with the infected person for at least a year while they were under 18. Parents of infected children are eligible no matter the age at which their child was infected, but compensation rates are higher for parents of children infected under the age of 18, and for parents whose child died whilst under the age of 18.

**Children** of an eligible infected person, include:

- biological children;
- adoptive children;
- others in the position of a child as described below (e.g. step children);

Children must have been cared for and living with their eligible parent for at least a year while under the age of 18. Children of infected parents are eligible regardless of whether they were living with the parents at the time of infection, but compensation rates are higher for children whose parent was infected while they were under the age of 18.

**Siblings** of eligible infected people, include:

- biological and adoptive siblings;
- step siblings;
- others in the position of a sibling as described below;

Siblings must have lived with their infected sibling for at least two years while under the age of 18. Siblings of infected people are eligible no matter how old they were when their sibling was infected, but compensation rates are higher for siblings who were under 18 at the time of infection.

**Carers** are people who have provided significant, unpaid care to an infected person. To be eligible for the Scheme, a carer must have provided an average of 16.5 hours of care per week to an eligible infected person for a minimum of six months after they were infected.

### **What supplementary awards are available for affected people?**

- Some affected people can apply for a Supplementary Financial Loss award.

- The only groups of affected people eligible for a core route Financial Loss award are bereaved partners and children. This is because they are assumed to have been financially dependent on the infected person when they died.
- The Supplementary Financial Loss award allows other groups of bereaved affected people who were financially dependent on their infected loved one before they died to apply for a Financial Loss award.
- It also enables bereaved children who would likely have continued to be financially dependent on their infected parent in adulthood due to disability to receive additional Financial Loss compensation.

### **How is money received through compensation awards by affected people managed?**

- Claimants can choose to receive their compensation through a lump sum or series of regular payments (instalments) over 5, 10 or 25 years. After receiving compensation, a person can choose to switch from periodic payments to a lump sum, if they wish to.
- Compensation received through instalments will increase annually in line with CPI.
- All compensation paid through the Scheme is exempt from income, capital gains and inheritance tax, and does not affect a person's eligibility for means tested benefits. This is in line with tax exemptions for the first and second interim payments.

### **Can the estate of a deceased affected person apply for compensation?**

If an eligible affected person dies between 21 May 2024 and 31 March 2031 and before receiving their compensation, their estate representative can apply for compensation until the Scheme closes on 31 March 2031.

### **Can an affected person 'Return to the Scheme' for reassessment?**

No, an affected person cannot return to the scheme, even if their infected loved one has returned to scheme for reassessment following an increase in infection severity or the development of a new severe health condition.

### **What next?**

- The [Infected Blood Compensation Authority \(IBCA\) webpage](#) is updated with the latest information about the Scheme, including how to register.

### Case studies for affected people

*This document contains case studies to help people understand how compensation awards are calculated for people through the Infected Blood Compensation Scheme. The case studies are example scenarios. The names, dates of birth and other clinical details are fictitious and have been created to show how the Scheme works. Figures are approximate and have been rounded for simplicity. Fuller versions of the case studies can be found in the [Case Study Explainer](#).*

#### **Case study 11: Application by the child of an infected person who died of Hepatitis C**

Moussa's father, Omar, was infected with Hepatitis C as a result of an infected blood product received during treatment for a bleeding disorder. Moussa was 13 years old and lived with his father when Omar died from decompensated cirrhosis.

As the child of a person who was infected, Moussa is eligible for compensation as an affected person. Separately, he may also be eligible to receive compensation through his late father's estate.

#### **Summary of Moussa's application**

Moussa's date of birth: 21 August 1990

Omar's date of birth: 30 June 1964

Date of treatment which led to Omar's infection: 12 October 1988

Date of Omar's diagnosis: 17 November 1991

Date of Omar's death: 7 September 2003

The table below shows Moussa's compensation award as an affected person.

Category of award	Value of award	Calculation
<b>Injury</b>	£60,600	Award for child under 18 at the time of onset of parent's Level 4 infection
<b>Social Impact</b>	£12,000	Award for child under 18 at the time of onset of parent's Level 4 infection
<b>Autonomy</b>	£6,600	Award for child under 18 at the time of onset of parent's Level 4 infection
<b>Financial Loss</b>	£27,805	5 years of dependency payments at £5,561 per year
<b>Care</b>	N/A	Affected people are not eligible for Care award.
<b>Total Award</b>	<b>£107,005</b>	

#### **Case study 12: Application by a sibling of an infected person living with Hepatitis C - Affected sibling was under the age of 18 at the time of infection**

Simone's sister, Chantal, was infected with chronic Hepatitis C after a blood transfusion she received in childhood. Simone was 13 years old at the time of her sister Chantal's infection. Simone lived at home with her family, including Chantal, throughout her childhood.

As a sibling who lived with an infected person during childhood whilst under 18, Simone is eligible for compensation as an affected person.

### Summary of application

Simone's date of birth: 12 January 1980

Chantal's date of birth: 22 December 1982

Date of treatment which led to Chantal's infection: 17 March 1993

Date of Chantal's diagnosis: 7 April 1994

Chantal infection severity band: Level 2 - Hepatitis C (chronic)

The table below shows Simone's compensation award as an affected person.

Category of award	Value of award	Calculation
<b>Injury</b>	£30,000	Award for sibling of infected person with Level 2 Hepatitis, uplifted by 50% as the affected sibling was under 18 at the time of infection
<b>Social Impact</b>	£12,000	Award for sibling of infected person with Level 2 Hepatitis
<b>Autonomy</b>	£0	Siblings are not eligible for an Autonomy award
<b>Financial Loss</b>	£0	Siblings are not eligible for core route financial loss as they are not assumed to be financially dependent on the infected person
<b>Care</b>	£0	Affected people are not eligible for Care awards in their own right.
<b>Total award</b>	<b>£42,000</b>	

### Case Study 13: Application by a sibling of an infected person living with HIV - Affected sibling was over the age of 18 at the time of infection

From the ages of 4 through 18 John lived with his younger brother Charlie in the family home. Charlie was infected with HIV contracted through infected blood products at the age of 25. John was 29 years old at the time of his brother Charlie's infection and the brothers were not living together at this time.

As a sibling of an infected person who lived with their sibling for two years under the age of 18, John is eligible for compensation as an affected person.

### Summary of John's application

John's date of birth: 12 July 1955

Charlie's date of birth: 7 August 1959

Date of Charlie's diagnosis: 10 March 1985

Date range that John and Charlie lived together: 7 August 1959 until 22 September 1973

Charlie's infection: HIV

The table below shows John's compensation award as an affected person.

Category of award	Value of compensation	Calculation
<b>Injury</b>	£22,000	Award for a sibling of an infected person with HIV who did not live together for 2 years after infection date, but did live together for 2 years whilst the sibling was under the age of 18.
<b>Social Impact</b>	£8,000	Award for a sibling of an infected person with HIV who did not live together for 2 years after infection date, but did live together for 2 years whilst the sibling was under the age of 18.
<b>Autonomy</b>	£0	Siblings are not eligible for Autonomy awards.
<b>Financial Loss</b>	£0	Siblings are not eligible for Financial Loss awards in their own right.
<b>Care</b>	£0	Affected people are not eligible for Care awards.
<b>Total affected award</b>	<b>£30,000</b>	

**Case study 14: Application by a sibling of an infected person who died from Acute Hepatitis B in the acute period - Affected sibling would have expected to live with the infected person for 2 years under the age of 18**

Lucy's step-brother, Ron, was infected with Hepatitis B as a result of an infected blood product received during treatment for a bleeding disorder. Lucy was aged 13 and had lived with her step-brother for one year and five months when Ron died from his Hepatitis B infection in the acute period.

Had Ron not died from his infection, Lucy and Ron would have expected to continue living together for at least two years whilst Lucy was under the age of 18, and after Ron's infection. This means that when calculating Lucy's compensation award as an affected sibling, her application is treated as though she and Ron lived together for a period of two years after the onset of infection.

**Summary of Lucy's application**

Lucy's date of birth: 7 December 1973

Ron's date of birth: 27 March 1977

Date of treatment which led to Ron's infection: 2 February 1987

Date of Ron's diagnosis: 15 May 1987

Date of Ron's death: 5 July 1987

Date range that Lucy and Ron lived together: 19 December 1985 until 5 July 1987

Ron's infection severity band: Level 5 Hepatitis - Hepatitis B, with death in the acute period

The table below shows Lucy's compensation award as an affected person.

Category of award	Value of award	Calculation
<b>Injury</b>	£33,000	Award for a sibling of an infected person with Hepatitis B (where the infection resulted in a fatality in the acute period), who did not live together for 2 years after the infection date under the age of 18, but would have done so but for the infection, uplifted by 50% given the affected person was under 18 at the time of infection.
<b>Social Impact</b>	£12,000	Award for a sibling of an infected person with acute Hepatitis B (where the infection resulted in a fatality in the acute period), who did not live together for 2 years after the infected date under the age of 18, but would have done so but for the infection.
<b>Autonomy</b>	£0	Siblings are not eligible for Autonomy awards.
<b>Financial Loss</b>	£0	Siblings are not eligible for Financial Loss awards in their own right.
<b>Care</b>	£0	Affected people are not eligible for Care awards.
<b>Total affected award</b>	<b>£45,000</b>	

### Case study 15: Application by a parent of a child who died from HIV infection

When she was 3 years old, Sally was infected with HIV, contracted through infected blood products. She died from her infection aged 10.

Her mother, Patricia, is eligible for compensation as an affected person. Patricia is also eligible for compensation as the personal representative of Sally's estate.

#### Summary of Patricia's application

Sally's date of birth: 18 December 1982

Date of Sally's diagnosis: 12 May 1986

Date of Sally's death: 7 June 1993

Sally's infection severity band: HIV

The tables below show Patricia's compensation award as an affected person and as the personal representative for Sally's estate.

Compensation award to Patricia as an affected parent:

Category of award	Value of award	Calculation
<b>Injury</b>	£98,100	Award for a parent of a child with HIV, where the child died of their infection under 18
<b>Social Impact</b>	£12,000	Award for parent of a child with HIV, where the child died of their infection under 18

<b>Autonomy</b>	£6,600	Award for parent of a child with HIV, where the child died of their infection under 18
<b>Financial Loss</b>	N/A	Parent not eligible as not financially dependent on the infected person
<b>Care</b>	N/A	Affected people are not eligible for Care awards in their own right.
<b>Total affected award</b>	<b>£116,700</b>	

Compensation award to Sally's estate:

<b>Category of award</b>	<b>Value of award</b>	<b>Calculation</b>
<b>Injury</b>	£180,000	Award for the estate of someone with an HIV infection under 18
<b>Social Impact</b>	£50,000	Award for the estate of someone with an HIV infection under 18
<b>Autonomy</b>	£90,000	Award for the estate of someone with an HIV infection under 18
<b>Financial Loss</b>	£12,500	Eligible for £12,500 fixed rate for miscellaneous costs. No further financial loss as the person died before working age.
<b>Care</b>	£342,560.33	8 years of care for HIV calculated at past care rate (i.e. 2024 commercial care rate minus 25%).
<b>Total award for Sally's estate</b>	<b>£675,060.33</b>	